

**In the Claims:**

Kindly amend the claims as follows:

1. (CURRENTLY AMENDED) An insurance method comprising:  
receiving benefits from an owner or insured's existing insurance policy;  
charging an owner or insured a premium for a new insurance policy;  
calculating said premium based on AHL factors with a data processing apparatus; and  
transferring irrevocably at least a portion of said benefits from said owner or insured's existing insurance policy to an entity
2. (ORIGINAL) The method in claim 1, further comprising calculating said premium based on QC factors.
3. (ORIGINAL) The method of claim 1, wherein said entity is a beneficiary.
4. (ORIGINAL) The method of claim 1, wherein said entity is a new insurance carrier.
5. (ORIGINAL) The method of claim 1, wherein said premium is lowered in proportion to the lower said insured's health.
6. (ORIGINAL) The method of claim 4, wherein said new insurance company reduces reserves needed for claims.
7. (ORIGINAL) The method of claim 4, wherein said new insurance company does not require reinsurance.
8. (ORIGINAL) The method of claim 1, wherein said owner or insured is guaranteed a certain level of income.
9. (ORIGINAL) The method of claim 1, wherein said owner or insured is not taxed on distributions from said new insurance policy.
10. (CURRENTLY AMENDED) An insurance method, comprising:  
reviewing an owner or insured's insurance policy holdings;  
reapportioning said owner or insured's insurance policy holdings per AHL factors with a data processing apparatus; and  
providing said owner or insured a contract so that if said owner or insured pays a newly calculated lower or non-existent premium if the insured has deteriorated health, then said owner or insured's contract will remain in force.

11. (ORIGINAL)The insurance method of claim 10, further comprising reappportioning said owner or insured's insurance policy holdings per QC factors.
12. (ORIGINAL)The insurance method of claim 10, wherein said reviewing occurs when no great life change has occurred.
13. (ORIGINAL)The insurance method of claim 10, wherein said reappportioning occurs to achieve optimal insurance coverage based upon AHL factors.
14. (ORIGINAL)The insurance method of claim 1, wherein a death benefit is reduced.
15. (ORIGINAL)The insurance method of claim 10, wherein a death benefit is reduced.
16. (CURRENTLY AMENDED) The method of claim 10, further comprising sharing the benefits of said owner or insured's insurance policy in return for providing said owner or insured ~~said guarantee~~ a guaranteed certain level of income.
17. (CURRENTLY AMENDED) An insurance method, comprising:  
reviewing the an insured's AHL factors of a person having insurance, said reviewing done with a data processing apparatus;  
offering a contract to the insured person having insurance which only pays out a benefit to the person having insurance if the ~~insured~~ person having insurance lives longer than an agreed upon period of time.